

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

1 RW 3694

Appl. No. : 09/201,867 Confirmation No. 2148

Applicant : Y. TAKAMI et al

Filed : November 30, 1998

Title : SYSTEM AND TERMINAL DEVICE FOR ELECTRONIC
MONEY TRANSACTION ON INFORMATION AND
METHOD THEREOF

TC/AU : 3694

Examiner : D.L. Greene

Docket No. : HIT 2 944

Customer No.: 24956

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT OF SUBSTANCE OF INTERVIEW

Sir:

During an interview conducted with the Examiner and the Examiner's Supervisor conducted on October 10, 2007, the following points were discussed. The undersigned explained to the Examiner that Jones et al do not disclose or suggest a terminal device having a data processor, a communication circuit, a switching circuit, and a control circuit as claimed.

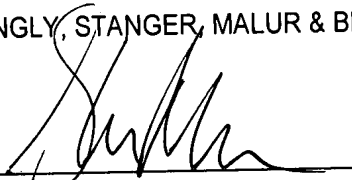
In particular, Jones et al do not disclose or suggest switching between a first path and a second path, where the first path connects a first external device and the communication circuit while being disconnected from the data processor, and the second path connecting the data processor and the communication circuit for transferring electronic money while being disconnected from the first external device. It was also pointed out that Jones et al do not disclose any control circuit that

controls the switching circuit to switch to the first path when the external device provides service to the user and controls a switching device to switch from the first path to the second path, thereby disconnecting the first external device, at the time of transaction of electronic money information.

The deficiencies in Jones et al are not overcome by resort to the remaining references. In short, none of the cited references disclose a terminal device as claimed. As such, it is submitted that the pending claims patentably define the present invention over the cited art.

Respectfully submitted,

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